AMENDMENT AND RESPONSE UNDER 37 C.F.R §41.33(b)(1)

Serial Number:09/804,851

Filing Date: March 13, 2001

Title: INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

REMARKS

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Claims 21-34 and 42 are canceled pursuant to CFR § 41.33(b)(1). Claim 40 is amended to correct a minor typographical error. Consequently, claims 35 and 38-41 are now pending in this application.

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CONCLUSION

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Applicants respectfully submit that the claims are in condition for allowance, and notification to that effect is earnestly requested. The Examiner is invited to telephone the undersigned at (612) 371-2134 to facilitate prosecution of this application.

If necessary, please charge any additional fees or deficiencies, or credit any overpayments to Deposit Account No. 19-0743.

Respectfully submitted,

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Date 30 Dec 2009

By John I. Fischer
Reg. No. 60,900

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 30 day of December, 2009.

Nicole Jack
Name